

Monthly Reporting Pool Accounting and Loan Level Requirements

The issuer will report Pool and Loan-Level accounting data to the Ginnie Mae Data Collection Agent on a monthly basis per the Ginnie Mae Guide. The reporting approach in general follows the current Ginnie Mae II reporting on the pool of loans and security.

The various “static” data items, related to the borrower and the loan, will be collected once at pool origination, in accordance with the data collection requirements in Sections 3 and 4. Ginnie Mae will retain this data in its database. Thereafter the various static data will be reported by the issuer only if there is a need to correct/change the original data, in accordance with the layouts below.

The issuer will report the following monthly reporting data in separate files:

- Pool/Security Accounting Records — accounting data about the pool that will include Collateral Information and reporting about the HMBS security.
- Participation Accounting Records — accounting data about each Participation, including interest accruals and payment amounts.
- HECM Loan Data Accounting Records — accounting data about the securitized portion of the HECM loan, the un-securitized portion of the HECM loan, and the HECM loan as a whole.

Each submission file must have a header record, trailer record, and some number of individual records depending on the issuer data associated with that particular file type. Typically a single submission file would have a header, all of the individual records as applicable for the reporting period, and a trailer record.

Each upload file layout is followed by the definitions of each field in the record layout.

Header Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant H - Header
2	Record_Date	2	7	Date	6	YYYYMM
3	File_Date	8	15	Date	8	MMDDYYYY
4	File_Type	16	16	Character	1	S, P, L

1. Record_Type: The letter H as the first character in a record identifies it as a header record. This record must precede all records that correspond to the issuer.
2. Record_Date: The Ginnie Mae reporting month for the data being reported to Ginnie Mae.
3. File_Date: The date the file was created.
4. File_Type: The type of data records contained in the file. Record types cannot be

commingled. Values are “S” (Security), “P” (Participation), or “L” (HECM Loan).

Trailer Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant T - Trailer
2	Record_Count	2	7	Numeric	6	
3	Issuer_Count	8	10	Numeric	3	

1. Record_Type: The letter T will be the first character on each trailer record.
2. Record_Count: The number of records the issuer is reporting in this file.
3. Issuer_Count: The number of issuers represented in the file.

Pool/Security Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant S - Security
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Participation_Count	12	15	Numeric	4	
5	HECM_Status_Count	16	19	Numeric	4	

Collateral Information

6	Prior_Period_Pool_UPB	20	32	Numeric	13	9999999999.99
7	Pool_Accrued_Interest_This_Period	33	45	Numeric	13	9999999999.99
8	Number_Payments_This_Period	46	51	Numeric	6	
9	Pool_Ending_UPB	52	64	Numeric	13	9999999999.99
10	Pool_Accrued_Interest_To date	65	77	Numeric	13	9999999999.99

Reporting about the HMBS Security

11	Prior_Security_RPB	78	90	Numeric	13	9999999999.99
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Field #	Field Name	Start	End	Type	Length	Remarks
12	Security_Payments_This_period	91	103	Numeric	13	9999999999.99
13	Payments_Principal_This_Period	104	116	Numeric	13	9999999999.99
14	Payments_Interest_This_Period	117	129	Numeric	13	9999999999.99
15	Security_Accrued_Interest_This_Period	130	142	Numeric	13	9999999999.99
16	Security_Accrued_Interest_To date	143	155	Numeric	13	9999999999.99
17	Security_RPB_Adjustment	156	169	Numeric	14	9999999999.99 (+/-)
18	Security_Ending_RPB	170	182	Numeric	13	9999999999.99
19	Guaranty_Fee_Amount	183	195	Numeric	13	9999999999.99
20	Security_Interest_Rate	196	201	Numeric	6	99.999
21	P&I_Account_Name	202	226	Character	25	
22	P&I_Account_Number	227	236	Character	10	
23	P&I_Fund_Balance	237	249	Numeric	13	9999999999.99
24	Escrow_Account_Name	250	274	Character	25	If applicable
25	Escrow_Account_Number	275	284	Character	10	If applicable
26	Escrow_Fund_Balance	285	297	Numeric	13	9999999999.99; If applicable
27	Monthly_Amortized_Amount_of_OID	298	309	Numeric	12	9999999999.99
28	Market_Discount_Fraction	310	318	Numeric	9	.99999999
29	Security Prospective Weighted Average Interest Rate	319	324	Numeric	6	99.999

1. Record_Type: The letter S will be the first character on each pool/security record.
2. Issuer_ID_Number: The number assigned by Ginnie Mae to this HECM Mortgage-Backed Securities issuer organization.
3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
4. Participation_Count: The number of the Participations reported for this pool this period. Include participations that have been fully liquidated this period. This includes Participations that may have had a partial payment in the reporting period.

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5. **HECM_Status Count:** The number of HECM loans associated with this pool not in good standing this period. This count ties to the HECM Loan Data Accounting Records where the HECM_Status_Code field has a value indicating the loan is not in good standing.
 6. **Prior_Period Pool_UPB:** The ending pool principal balance from last period. The ending balance from the last period's report becomes the beginning balance for the current month's report. This value should match the ending pool principal balance reported last month.
 7. **Pool_Accrued_Interest_This_Period:** The total interest accrued on the pool of Participations for this reporting period. This is the sum of the individual accrued interest amounts on the participations in the pool this period. This is the sum of the individual amounts of the Participation_Accrued_Interest_This_Period for all participations in the pool.
 8. **Number_Payments this Period:** The number of Participations with payment amounts (partial and full) in this pool this period.
 9. **Pool_Ending_UPB:** The sum of the ending Participation_UPB balances of the Participations in this pool this period. This must equal the Security Ending_RPB this period.
 10. **Pool_Accrued_Interest_To_Date:** Total accrued interest net of any adjustments due to partial or full payments. This is the current amount of net accrued interest to date for the Participations in this pool as of the end of this period.
 11. **Prior_Security_RPB:** The ending Security Principal Balance from last period. This becomes the opening balance for the current period. This value should match the ending security principal balance value reported last month.
 12. **Security_Payments this Period:** The sum of the participation payment amounts. This payment amount is the amount that is passed through to the Security holders this period. This should equal the payment amount reported to the Ginnie Mae Central Paying and Transfer Agent (CPTA).
 13. **Payments_Principal this Period:** The principal portion of the Security Payments passed through to Security holders this period. The sum of the Participation payment amounts that are payments applied to original principal of the Participations. This value together with Payments_Interest should equal the Security_Payments amount. Report zeros if none of the payment is associated with original principal of the security.
 14. **Payments_Interest this Period:** The interest portion of the Security Payments passed through to Security holders this period. The sum of the Participation payment amounts that are payments applied to the accumulated interest on the Participations. This value together with Payments_Principal should equal the Security_Payments amount. Report zeros if none of the payment is associated with accrued interest on the security.
 15. **Security_Accrued_Interest (unadjusted)This_Period:** The unadjusted total amount of accrued interest on the security this period. This is the amount calculated from multiplying the (prospective) weighted average interest rate and RPB from the close of last period, divided by 12. Do not adjust this amount. Report the total from the calculation.
 16. **Security_Accrued_Interest_To Date:** The net accumulated interest for the Security to date. This is the total accrued interest on the Security net of adjustments and payments. This is the pervious periods Security_Accrued_Interest_To Date balance plus Security_Accrued_Interest (unadjusted). This Period minus Payments_Interest_This Period plus or minus the sum of the Participation_Adjust_UPB_Interest amounts.

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17. **Security_RPB_Adjustment:** Adjustment to the Security RPB (e.g., for participation interest shortfall due to payments, error correction). This is the sum of the Adjust Participation UPB_Interest, and Adjust Participation_UPB_ Other amounts for the Participations in the pool. If there is an adjustment to the Security RPB, there must be an underlying adjustment for one or more Participations.
18. **Security_Ending_RPB:** The ending security balance for the security this period. This is the sum of the beginning Security RPB balance, plus Security Accrued Interest this Period, plus/minus Security RPB Adjustments; minus Payment Amount this Period. This value should be the same as the “RPB” reported to the CPTA.
19. **Guaranty_Fee_Amount:** Six Basis Points or TLI Basis Points applied to the Security closing balance from the last reporting period. The Guaranty fee is that balance times the guaranty fee rate divided by 12.
20. **Security_Interest_Rate:** The Security Interest Rate is the rate that interest accrued on the HMBS for the reporting period. The Security Interest Rate is the Prospective Security Rate calculated and reported at the close of last period.
21. **P&I_Account_Name:** See MBS Guide requirements for monthly reporting.
22. **P&I_Account_Number:** See MBS Guide requirements for monthly reporting.
23. **P&I_Fund_Balance:** See MBS Guide requirements for monthly reporting.
24. **Escrow_Account_Name:** See MBS Guide requirements for monthly reporting.
25. **Escrow_Account_Number:** See MBS Guide requirements for monthly reporting.
26. **Escrow_Fund_Balance:** See MBS Guide requirements for monthly reporting, if applicable.
27. **Monthly_Amortized_Amount_of_OID:** The dollar amount reported monthly that represents the monthly amortized amount of the OID, as calculated by the issuer. This can be reported as zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.
28. **Market_Discount_Fraction:** This is the monthly market discount fraction related to the OID, as calculated by the issuer. This is always less than 1, and can be zero. If the issuer considers the OID to be not applicable, the issuer will report spaces in the field.
29. **Security Prospective Weighted Average Interest Rate:** The weighted average interest rate that will be in effect for the next reporting period. This is the weighted average interest rate computed on the Participation Prospective Interest Rate and Participation principal balance. Report the security interest rate that will be in effect for the next reporting period, regardless of whether there have been rate changes. Always report this field. This is calculated based on eight digits to the right of the decimal point and rounded to three (99.999). This rate is calculated monthly by the issuer, at the close of each reporting period.

Participation Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant P - Participation
2	Issuer_ID_Number	2	5	Numeric	4	
3	Pool_Number	6	11	Character	6	Must be a valid Ginnie Mae pool.
4	Loan_Key	12	20	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
5	Participation_Number	21	23	Numeric	3	3 digit suffix associated to Loan_Key
6	Participation_OPB	24	36	Numeric	13	9999999999.99
7	Participation_Interest_Rate	37	42	Numeric	6	99.999
8	Participation_Prior UPB	43	55	Numeric	13	9999999999.99
9	Participation_Accrued_Interest_This_Period	56	68	Numeric	13	9999999999.99
10	Participation Adjust UPB_Interest	69	82	Numeric	14	9999999999.99 (+/-)
11	Participation Adjust UPB_Other	83	96	Numeric	14	9999999999.99 (+/-)
12	Participation_UPB	97	109	Numeric	13	9999999999.99
13	Participation_Accrued_Interest_To_Date	110	122	Numeric	13	9999999999.99
14	Participation_Payment_This_Period	123	135	Numeric	13	9999999999.99
15	Participation_Payment_Principal_Amt_This_Period	136	148	Numeric	13	9999999999.99
16	Participation_Payment_Interest_Amt_This_Period	149	161	Numeric	13	9999999999.99
17	Participation Gross Interest_This_Period	162	174	Numeric	13	9999999999.99
18	Participation Servicing Fee_This_Period	175	182	Numeric	8	99999.99
19	Participation Prospective Interest Rate	183	188	Numeric	6	99.999

1. Record_Type: The letter P will be the first character on each Participation record.

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2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.
 3. Pool_Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
 4. Loan_Key: A number assigned by Ginnie Mae that uniquely identifies this loan.
 5. Participation_Number: A three-character suffix associated with the HECM loan that uniquely identifies this HECM loan Participation.
 6. Participation_OPB: The original principal balance of the Participation at the time of pool origination.
 7. Participation_Interest_Rate: The rate that interest accrued on the Participation for the reporting period. The Participation Interest Rate is the Participation Prospective Interest Rate calculated and reported at the close of last period.
 8. Participation_Prior_UPB: This is the ending UPB of the Participation from last report.
 9. Participation_Accrued_Interest_This_Period: Interest accrued this period on the Participation. This value should equal the closing Participation balance from last period times the Participation Interest Rate divided by 12. Report the full month's interest accrued this period for this participation, even if there is a full or partial payment to the participation. Do not adjust the accrued interest.
 10. Participation_Adjust_UPB_Interest: Use this field to report accrued interest adjustments to the Participation this period. The sum of this adjustment field plus the sum of Adjust_Participation UPB. Other is the amount that is summed into the Security_RPB_Adjustment field.
 11. Participation_Adjust_UPB_Other: Use this field to report adjustments to the Participation this period other than interest. The sum of this adjustment field plus the sum of Adjust_Participation UPB_Interest is the amount that is summed into the Security_RPB_Adjustment field.
 12. Participation_UPB: The ending principal balance of the Participation; this is the accumulated balance of the Participation. This value should equal Participation_Prior_UPB + Participation_Accrued_Interest_This_Period + Adjust Participation UPB (Interest, Other) (+/-) - Participation_Payment.
 13. Participation_Accrued_Interest_To_Date: The total accrued interest on the Participation, net of any payments and adjustments. This value should equal last month's Participation_Accrued_Interest_To_Date + this month's Participation_Accrued_Interest_This_Period plus Adjust Participation UPB (Interest, Other) (+/-) Participation Payment Interest this period. If all accrued interest on the Participation has been paid down, report zeros.
 14. Participation_Payment this Period: The payment amount for this Participation this period as calculated by the issuer using the HECM HMBS payment proration. Payments are prorated to the HECM loan and then to the Participations. Note: If payments to the HECM occur during the month the issuer must calculate the interest shortfall between the full month's interest accrual on the Participation and the HECM "days interest." Include this difference in Field 16. Participation Payment should equal the Participation Payment Principal plus the Participation Payment Interest.

15. Participation_Payment_Principal_Amt this Period: The portion of the Participation_Payment that is applied to original principal of the Participation. This value together with Participation_Payment_Interest_Amt should equal the Participation_Payment amount reported. If there is no amount applied to original principal report zeros.

16. Participation_Payment_Interest_Amt this Period: The portion of the Participation_Payment amount applied to accrued interest on the Participation. If payments to the HECM occur during the month the issuer must calculate the interest shortfall between the full month's Participation accrual and the HECM "day's interest," and include it this field. Participation_Payment_Interest_Amt together with the Participation_Payment_Principal_Amt should equal the Participation_Payment amount reported in Field 14. If there is no amount applied to accrue interest report zeros.

17. Participation Gross Interest This Period: This is the amount of total HECM loan interest allocated to the Participation this period. It is the amount of total interest at the HECM note rate associated with the Participation.

18. Participation Servicing Fee this Period: This is the amount of total HECM servicing fee allocated to the Participation this period.

19. Participation Prospective Interest Rate: This is the interest rate that will be in effect for the Participation for the next reporting period. Always report this field. This field will be used to calculate the security prospective weighted average interest rate that will be in effect for the next reporting period.

HECM Loan Data Accounting Record

Field #	Field Name	Start	End	Type	Length	Remarks
1	Record_Type	1	1	Character	1	Constant L - HECM Loan
2	Issuer_ID_Number	2	5	Numeric	4	
3	Loan_Key	6	14	Numeric	9	Ginnie Mae unique loan number assigned to the HECM.
4	Loan_Type	15	15	Character	1	FHA
5	FHA_Case_Number	16	30	Numeric	15	
6	Issuer_Loan_Number	31	50	Character	20	
7	Maximum_Claim_Amount	51	63	Numeric	13	9999999999.99
8	Principal_Limit	64	76	Numeric	13	9999999999.99
9	Loan_Servicing_Fee_Code	77	77	Character	1	1=Fixed Monthly 2=Spread
Report on Total HECM						
10	HECM_OPB	78	90	Numeric	13	9999999999.99
11	HECM_Accrued_Interest_This_Period	91	103	Numeric	13	9999999999.99
12	HECM_Accrued_Interest_To_Date	104	116	Numeric	13	9999999999.99
13	HECM_UPB	117	129	Numeric	13	9999999999.99
14	HECM_Payment Amount this Period	130	142	Numeric	13	9999999999.99

Field #	Field Name	Start	End	Type	Length	Remarks
15	HECM_Interest_Rate	143	148	Numeri c	6	99.999
16	HECM_Status_Code	149	149	Charact er	1	1) Good standing 2) Not in good standing
17	Payment_Reason (Payment Code)	150	150	Numeri c	1	1) Refinance, 2) Voluntary full Repayment, 3) Borrower moves, 4) Death of the borrower 5) Assignment to FHA 6) Foreclosure 7) Voluntary Partial Repayment
18	Payment_Date	151	158	Date	8	MMDDYYYY
Report on Securitized Part of HECM Loan						
19	HECM_Securitized_Principal_Balan ce	159	171	Numeri c	13	9999999999.99
20	Accrued_Interest_HECM_Securitize d	172	184	Numeri c	13	9999999999.99
21	Payments_This_Period_HECM_Sec uritized	185	197	Numeri c	13	9999999999.99
22	Payments_Total_HECM_Securitized	198	210	Numeri c	13	9999999999.99
23	Participation_Count	211	214	Numeri c	4	
Report on Unsecuritized Part of HECM Loan						
24	HECM_Unsecuritized_Principal_Bal ance	215	227	Numeri c	13	9999999999.99
25	Accrued_Interest_HECM_Unsecuriti zed	228	240	Numeri c	13	9999999999.99
26	Payments_This_Period_HECM_ Unsecuritized	241	253	Numeri c	13	9999999999.99
27	Payments_Total_HECM_Unsecuritiz ed	254	266	Numeri c	13	9999999999.99
Report on Sensitive Data of HECM Loan						

Field #	Field Name	Start	End	Type	Length	Remarks
28	Address_Street	267	321	Character	55	
29	Address_City	322	351	Character	30	
30	Address_State	352	353	Character	2	
31	Address_Zip	354	362	Numeric	9	
32	Borrower_First_Name	363	387	Character	25	
33	Borrower_Last_Name	388	412	Character	25	
34	Borrower_Birth_Date	413	420	Date	8	MMDDYYYY
35	Borrower_Gender	421	421	Character	1	M, F
36	Co-borrower_First_Name_1	422	446	Character	25	
37	Co-borrower_Last_Name_1	447	471	Character	25	
38	Co-borrower_Birth_Date_1	472	479	Date	8	MMDDYYYY
39	Co-borrower_Gender_1	480	480	Character	1	M, F
40	Co-borrower_First_Name_2	481	505	Character	25	
41	Co-borrower_Last_Name_2	506	530	Character	25	
42	Co-borrower_Birth_Date_2	531	538	Date	8	MMDDYYYY
43	Co-borrower_Gender_2	539	539	Character	1	M, F
44	Co-borrower_First_Name_3	540	564	Character	25	

Field #	Field Name	Start	End	Type	Length	Remarks
45	Co-borrower_Last_Name_3	565	589	Character	25	
46	Co-borrower_Birth_Date_3	590	597	Date	8	MMDDYYYY
47	Co-borrower_Gender_3	598	598	Character	1	M, F
48	Co-borrower_First_Name_4	599	623	Character	25	
49	Co-borrower_Last_Name_4	624	648	Character	25	
50	Co-borrower_Birth_Date_4	649	656	Date	8	MMDDYYYY
51	Co-borrower_Gender_4	657	657	Character	1	M, F

1. Record_Type: The letter L will be the first character on each HECM loan data record.
2. Issuer_ID_Number: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.
3. Loan_Key: A number assigned by Ginnie Mae that uniquely identifies this loan.
4. Loan_Type: A code that depicts the government agency associated with this loan.
5. FHA_Case_Number: The agency case number assigned to the loan by the government agency associated with the loan: FHA. It must be the same case number that was reported (on the Schedule of Pooled Mortgages) to GinnieNET at the time of pool origination.
6. Issuer_Loan_Number: The number assigned by the issuer to uniquely identify the loan to the internal system.
7. Maximum_Claim_Amount: Report the maximum claim amount for the HECM loan. The maximum claim amount is established when the Conditional Commitment is issued and represents the maximum amount that HUD will pay on a claim for insurance benefits.
8. Principal_Limit: Report the current principal limit for the HECM loan. Principal limit is the maximum HECM mortgage amount; it equals the maximum claim amount times the principal limit factor.
9. Loan_Servicing_Fee_Code: A code that describes the type of Loan Servicing Fee applied to this loan.
10. HECM_OPB: The original principal balance of the HECM.
11. HECM_Accrued_Interest_This_Period: Interest accrued this period on the total HECM loan, as per the FHA loan servicing requirements.

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12. **HECM_Accrued_Interest_To_Date:** The total accrued interest on the HECM, net of any payments and adjustments. This value should equal last month's HECM_Accrued_Interest_To_Date value + this month's HECM_Accrued_Interest_This_Period value.
 13. **HECM_UPB:** The ending principal balance of the HECM; this is the accumulated net principal outstanding this reporting period. This value should equal HECM_Securitized_Principal_Balance value + HECM_Unsecuritized_Principal_Balance value.
 14. **HECM_Payment Amount this Period:** The payment amount for this HECM this period. If more than one payment is applied to the HECM this period, report the total of all payments. This value should equal the sum of the payments of both the securitized and unsecuritized portions of the HECM.
 15. **HECM_Interest_Rate:** The interest rate of the HECM Loan.
 16. **HECM_Status_Code:** Indicates if the HECM loan is in good standing; a code that indicates the reason the loan is not in good status.
 17. **Payment_Reason:** (Payment Code) The reason for the payment amount, including whether partial or full.
 18. **Payment_Date:** The date of the payment.
 19. **HECM_Securitized_Principal_Balance:** The accumulated net principal balance of all securitized parts of the HECM loan this period. This value should equal the sum of all Participations for the period across all Pools that have Participations for this HECM loan.
 20. **Accrued_Interest_HECM_Securitized:** Total accrued interest this period for all Participations. This value should equal the sum of associated Participation accrued interest for this period.
 21. **Payments_This_Period_HECM_Securitized:** The total of payments applied to Participations this period. This value should equal the sum of payments of all Participations for this period for this HECM.
 22. **Payments_Total_HECM_Securitized:** The total accumulated payments applied to Participations for this HECM. This value should equal last month's Payments_Total_HECM_Securitized value plus this month's Payments_This_Period_HECM_Securitized value.
 23. **Participation_Count:** The number of Participations associated with this HECM loan, including Participations liquidated this period. Do not include previously liquidated Participations.
 24. **HECM_Unsecuritized_Principal_Balance:** The accumulated net principal balance of the unsecuritized part of the HECM loan this period.
 25. **Accrued_Interest_HECM_Unsecuritized:** Total accrued interest this period for the unsecuritized part of the HECM loan, as per the servicing requirements.
 26. **Payments_This_Period_HECM_Unsecuritized:** The total payment applied to the unsecuritized part of the HECM loan this period.
 27. **Payments_Total_HECM_Unsecuritized:** The total accumulated payments applied to the unsecuritized part of the HECM loan. This value should equal last month's Payments_Total_HECM_Unsecuritized value plus this month's Payments_This_Period_HECM_Unsecuritized value.
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28. Address_Street: The street address of the property that is mortgaged under this loan.
 29. Address_City: The name of the city in which the property associated with this mortgage is located.
 30. Address_State: The U.S. Postal Service code for the state for the property.
 31. Address_Zip: The U.S. Postal Service ZIP code of the property.
 32. Borrower_First_Name: First name of the borrower of this loan.
 33. Borrower_Last_Name: Last name of the borrower of this loan.
 34. Borrower_Birth_Date: Birth date of the borrower of this loan.
 35. Co-borrower_First_Name_1: First name of the first co-borrower of this loan.
 36. Co-borrower_Last_Name_1: Last name of the first co-borrower of this loan.
 37. Co-borrower_Birth_Date_1: Birth date of the first co-borrower of this loan.
 38. Co-borrower_Gender_1: Gender of the first co-borrower of this loan.
 39. Co-borrower_First_Name_2: First name of the second co-borrower of this loan.
 40. Co-borrower_Last_Name_2: Last name of the second co-borrower of this loan.
 41. Co-borrower_Birth_Date_2: Birth date of the second co-borrower of this loan.
 42. Co-borrower_Gender_2: Gender of the second co-borrower of this loan.
 43. Co-borrower_First_Name_3: First name of the third co-borrower of this loan.
 44. Co-borrower_Last_Name_3: Last name of the third co-borrower of this loan.
 45. Co-borrower_Birth_Date_3: Birth date of the third co-borrower of this loan.
 46. Co-borrower_Gender_3: Gender of the third co-borrower of this loan.
 47. Co-borrower_First_Name_4: First name of the fourth co-borrower of this loan.
 48. Co-borrower_Last_Name_4: Last name of the fourth co-borrower of this loan.
 49. Co-borrower_Birth_Date_4: Birth date of the fourth co-borrower of this loan.
 50. Co-borrower_Gender_4: Gender of the fourth co-borrower of this loan.

Note: The issuer must report any changes to the list of borrowers/co-borrowers. Whenever there is a change (e.g., when one borrower dies), the issuer must report the updated complete set of borrowers/co-borrowers information in the monthly accounting data as described in Section 5.

If the issuer is updating the address, Fields 28 through 31, the issuer can report only the field that is changing. It is not necessary to report all of the fields for address.

MONTHLY REPORTING COMPLIANCE REVIEW REQUIREMENTS

Issuers will be required to have the capability to produce, upon request in printed format, the following monthly accounting information forms/form facsimiles, in accordance with the Ginnie Mae MBS Guide:

- Information as applicable and similar to the HMS Pool Data Records
- Information as applicable and similar to the HMBS HECM Loan Data Records
- Information as applicable and similar to the HMBS Participation Data Records
- Issuers will be required to submit a separate Form 11710D for HMBS pools

The specifications, formats, preparation instructions, and business rules related to these forms have not yet been established.

Ginnie Mae will be updating the MBS Guide 5503.3 and will continue to provide the information as it becomes available regarding the HMBS accounting rules and the form preparation. However, the forms will not be used as reporting instruments. The forms will be used for Ginnie Mae field review and compliance reviews.

Ginnie Mae does not anticipate any changes to the compliance requirements.